UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MICHIGAN SOUTHERN DIVISION - DETROIT

IN THE MATTER OF:

MICHAEL AND ANDREA FROST,

Case No. 16-56354-PJS Honorable PHILLIP J. SHEFFERLY Chapter 13

Debtor.

4275 Dover St. Jackson, MI 49201 XXX-XX-3256

OBJECTIONS TO POST-CONFIRMATION PLAN MODIFICATION

Creditor, Credit Acceptance Corporation ("Objector") by and through counsel, KILPATRICK & ASSOCIATES, P.C., states:

- 1. The Debtor filed a voluntary Chapter 13 petition on December 6, 2016.
- 2. The Debtor's 60-month Chapter 13 Plan was confirmed on September 22, 2017.
- 3. The confirmed Plan treats the Objector as a Class 5.1 creditor.
- 4. The proposed Plan modification seeks to cease disbursement to the Objector as a Class 5.1 creditor and treats the Objector as a Class 9 general unsecured creditor.
- 5. The proposed Plan modification fails to comply with *In re: Nolan* 232 F.3d 528 (6th Cir. 2000) and *In re: Adkins* 425 F3d 296 (6th Cir. 2005).

WHEREFORE, Credit Acceptance Corporation requests the Court to deny confirmation of the Proposed Plan, and to grant such other relief as may be appropriate and just.

Respectfully submitted;

KILPA/TRICK & ASSOCIATES, P.C.

By:

RICHARDO I. KILPATRICK) ESQ. (P\$5275)

MICHAEL T. BROWN, ESQ. (P71385)

Attorneys for Creditor Credit Acceptance Corporation

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Date: January ___, 2019

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PROOF OF SERVICE OF OBJECTIONS TO POST-CONFIRMATION PLAN AMENDMENT

CHRISTOPHER MARTUCCI certifies that on the day of January, 2019 he did serve a copy of the OBJECTIONS TO POST-CONFIRMATION PLAN AMENDMENT and PROOF OF SERVICE in the above-captioned matter, with the Clerk of the Court using the ECF system which will send notification of such filing to the following:

William C. Babut: wbabut@babutlaw.com

Krispen S. Carroll: notice@det13ksc.com

Office of the U.S. Trustee: via ECF e-mail

And by depositing same in a United States postal box located in Auburn Hills, Michigan, with the lawful amount of postage fully prepaid thereon, upon the following:

Michael and Andrea Frost 4275 Dover St. Jackson, MI 49201

<u>/s/ Christopher Martucci</u>

CHRISTOPHER MARTUCCI, an employee of KILPATRICK & ASSOCIATES, P.C. 903 N. Opdyke Road, Suite C Auburn Hills, MI 48326

quarteren 1/15/19

ecf@kaalaw.com (248) 377-0700